

**RAILWAY PASSENGERS  
ASSURANCE CO.**

OF LONDON,  
ENGLAND

Established 1849.

OLDEST ACCIDENT COMPANY IN THE WORLD

**ACCIDENTS OF ALL KINDS  
AND ILLNESS**  
INSURED AGAINST

Also  
ALL KINDS of  
EMPLOYERS' AND PUBLIC  
LIABILITY

(INCLUDING AUTOMOBILE.)

PLATE GLASS AND FIDELITY GUARANTEES.

Head Office for Canada, Confederation Life Building, TORONTO.

F. H. RUSSELL, Manager

**The Equity Fire Insurance Co.**  
TORONTO, CAN.

WM. GREENWOOD BROWN, General Manager

GENERAL AGENTS:

A. B. Powell, Interim Branch Manager, Montreal  
Brown Clarke Agency, Winnipeg  
Young & Lorway, Sydney, B.C.  
McCallum, Hill & Co., Regina.  
Faulkner & Co., Halifax, N.S.  
W. S. Holland, Vancouver.  
Geo. A. Lavis, Calgary  
J. M. Queen, St. John, N.B.

**The General Accident  
Assurance Company**  
of CANADA

Head Office, - - TORONTO, Ont.

**Personal Accident**  
Health, Liability and Industrial  
Insurance

J. J. DURANCE,  
Manager for Canada

General Agents for PROVINCE of QUEBEC  
ROLLAND, LYMAN & BURNETT, MONTREAL

**The WATERLOO  
Mutual Fire Insurance Co.**

ESTABLISHED IN 1863

HEAD OFFICE : WATERLOO, ONT.

TOTAL ASSETS 31st DEC., 1911, \$772,000.00  
POLICIES IN FORCE IN WESTERN ONTARIO OVER 30,000

WM. SNIDER, President, GEORGE DIEBEL, Vice-President,  
FRANK HAIGHT, Manager, ARTHUR FOSTER, Inspector

**The LIFE AGENTS' MANUAL**  
PRICE, \$3.00

Published by The Chronicle, Montreal

**THE DOMINION OF CANADA  
GUARANTEE AND ACCIDENT INSURANCE COMPANY**

ACCIDENT INSURANCE SICKNESS INSURANCE GUARANTEE BONDS  
PLATE GLASS INSURANCE BURGLARY INSURANCE  
THE OLDEST AND STRONGEST ACCIDENT INSURANCE COMPANY

OFFICES:  
MONTREAL TORONTO WINNIPEG CALGARY VANCOUVER  
J. E. ROBERTS, President. C. A. WITHERS, General Manager. J. L. TURQUAND, Secretary-Treasurer.  
E. ROBERTS, Manager, Montreal Branch.

**THE FEDERAL LIFE ASSURANCE COMPANY**  
Home Office, HAMILTON, CANADA.

Capital and Assets	· · ·	\$5,316,968.65
Surplus December 31, 1911	· · ·	329,973.65
Insurance in Force	· · ·	23,887,141.41

The Contracts of this Company are free from unnecessary conditions and restrictions.

**C. L. SWEENEY, District Manager,**  
Montreal District.